



## Combat Ongoing Inflation with These 5 Money-Saving Tips

*National nonprofit credit counseling agency Take Charge America shares how consumers can limit effects of higher prices*

**PHOENIX – (April 18, 2023)** – Even as the overall inflation rate has fallen, prices remain elevated across the economy, putting continued pressure on Americans’ budgets. These ongoing inflationary struggles have consumers on the hunt for ways to stretch their dollars.

“We may not control inflation, but that doesn’t mean we’re completely helpless in our high-price environment,” said Amy Maliga, financial educator with Take Charge America, a [nonprofit credit counseling and debt management agency](#). “From cashback services to renewing a library card, there are tools and tricks to help people keep more money in their pockets.”

Maliga shares five ways to save money in the face of inflation:

- **Cashback apps and cards.** Apps like Rakuten, Ibotta, Honey and DollarSprout Rewards let you earn cash on spending like groceries, clothes and gas. They work on mobile devices or computers, with some that can connect to a digital payment method. Cashback credit cards offer anywhere from 1% to 5% back on various purchases. Just be sure to pay off your balance in full every month to avoid interest or other fees.
- **Negotiate bills.** When was the last time you assessed your monthly bills? Even if your existing bills haven’t increased, it’s worth calling service providers to inquire about deals available to existing customers. You may also consider exploring new providers to lock in lower rates.
- **Online grocery shopping.** Avoid the temptation of impulse shopping by purchasing your groceries online. Many major grocers allow customers to shop online and pick up their grocery orders curbside. Other services like Instacart will go to the store for you and deliver to your door. This makes sense if your impulse buying outweighs the fees and tips associated with the platforms.
- **Explore gig work.** You can bring in more cash to ease inflation stress. Gig work allows you to earn money outside your full-time job. There are the usual suspects like ride-hailing services Lyft and Uber, as well as food delivery services Grubhub or DoorDash. But you may also consider on-demand staffing app Qwick or freelance site Fiverr.
- **Renew your library card.** Your public library is a goldmine of money-saving opportunities. Not only can you borrow books, movies and music for free, you gain access to online reading sites like Hoopla and Overdrive. Many libraries also offer free or heavily discounted admission to local attractions.

To find additional tips for combatting inflation, explore Take Charge America’s [Budget Tools](#).

### About Take Charge America, Inc.

Founded in 1987, Take Charge America, Inc. is a nonprofit agency offering financial education and counseling services including credit counseling, debt management, housing counseling and bankruptcy counseling. It has helped more than 2 million consumers nationwide manage their personal finances and debts. To learn more, visit [takechargeamerica.org](https://takechargeamerica.org) or call (888) 822-9193.

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